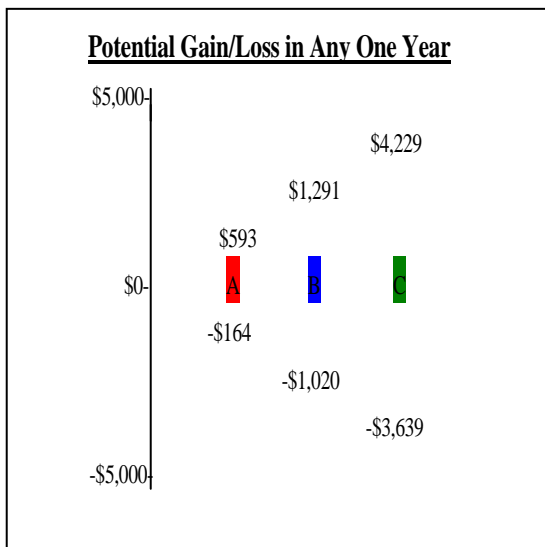


GROOM FINANCIAL ADVISORY RISK TOLERANCE QUESTIONNAIRE

- I plan to begin taking money from my investments in...
 - 1 year or less
 - 1-2 years
 - 3-5 years
 - 6-10 years
 - 11-15 years
 - More than 15 years
- As I withdraw money from these investments, I plan to spend it over a period of...
 - 2 years or less
 - 3-5 years
 - 6-10 years
 - 11-15 years
 - More than 15 years
- When making a long-term investment, I plan to keep the money invested for...
 - 1-2 years
 - 3-4 years
 - 5-6 years
 - 7-8 years
 - More than 8 years
- From August 31, 2000, through March 31, 2001, stocks lost more than 25%. If I owned a stock investment that fell more than 25% in seven months, I would ... (If you owned stocks during this period, please select the answer that matches your actions at that time.)
 - Sell all of the remaining investment
 - Sell some of the remaining investment
 - Hold on to the investment and sell nothing
 - Buy more of the investment
- Generally, I prefer an investment with little or no ups or downs in value, and I am willing to accept the lower returns these investments may make.
 - I strongly disagree
 - I disagree
 - I somewhat agree
 - I agree
 - I strongly agree
- When the market goes down, I tend to sell some of my riskier investments and put the money in safer investments.
 - I strongly disagree
 - I disagree
 - I somewhat agree
 - I agree
 - I strongly agree
- Based only on a brief conversation with a friend, coworker, or relative, I would invest in a mutual fund.
 - I strongly disagree
 - I disagree
 - I somewhat agree
 - I agree
 - I strongly agree
- From January 31, 1999, through December 31, 1999, some bonds lost almost 9%. If I owned a bond investment that lost 9% in 11 months, I would ... (If you owned bonds during this period, please select the answer that matches your actions at that time.)
 - Sell all of the remaining investment
 - Sell some of the remaining investment
 - Hold on to the investment and sell nothing
 - Buy more of the investment

9. The chart below shows the highest one-year loss and the highest one-year gain on three different hypothetical investments of \$10,000.* Given the potential gain or loss in any one year, I would invest my money in.....
- A. Investment A
 - B. Investment B
 - C. Investment C



* The maximum gain or loss on an investment is impossible to predict. The ranges shown in the chart are hypothetical and are designed solely to gauge an investor's risk tolerance.

10. My current and future income sources (such as salary, Social Security, pension) are ...
- A. Very unstable
 - B. Unstable
 - C. Somewhat stable
 - D. Stable
 - E. Very stable
11. When it comes to investing in stock or bond mutual funds (or individual stocks or bonds), I would describe myself as ...
- A. Very inexperienced
 - B. Somewhat inexperienced
 - C. Somewhat experienced
 - D. Experienced
 - E. Very experienced